

No. **2022-7382**

**Official Order
of the
Texas Commissioner of Insurance**

Date: 07/14/2022

Subject Considered:

Troy St. Pierre


Dallas, Texas 75234

Default Order
SOAH Docket No. 454-22-2825
TDI Enforcement File No. 29560

General remarks and official action taken:

This is a default order taken against Troy St. Pierre (Respondent) because he misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, insured, or beneficiary, and engaged in fraudulent or dishonest acts or practices. Respondent did not respond to a Notice of Hearing filed by the Texas Department of Insurance. This order revokes Respondent's license.

The following findings of fact and conclusions of law are adopted:

Findings of Fact

Failure to Respond to Notice of Hearing

1. On May 27, 2022, the department filed a Notice of Hearing, attached as Exhibit A, and an Original Petition, attached as Exhibit B, with the State Office of Administrative Hearings.
2. The department's factual allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order as findings of fact.

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Commissioner's Order

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3. The department sent the Notice of Hearing and Original Petition to Respondent's last known address provided in writing to the department, [REDACTED], Dallas, Texas 75234. The Notice of Hearing and Original Petition were also sent by electronic mail and to an additional address associated with Respondent, [REDACTED], Dallas, Texas 75251.
4. Respondent failed to file a written response to the Notice of Hearing within 20 days of the date the Notice of Hearing and Original Petition were mailed.

Conclusions of Law

1. The commissioner has jurisdiction under Texas law, including TEX. INS. CODE §§ 82.051-82.055, 4001.002, 4005.101-4005.102, 4005.107, and 4054.051; and TEX. GOV'T CODE §§ 2001.051-2001.178.
2. The commissioner has authority to dispose of this case informally under TEX. GOV'T CODE § 2001.056; TEX. INS. CODE § 82.055; and 28 TEX. ADMIN. CODE §§ 1.47, 1.88, and 1.89.
3. The department provided proper notice of the hearing under TEX. GOV'T CODE §§ 2001.051, 2001.052, and 2001.054, and 28 TEX. ADMIN. CODE §§ 1.28, 1.88, 1.89, and 19.906.
4. Based on Respondent's failure to file a written response to the Notice of Hearing, the department is entitled to disposition by default under 28 TEX. ADMIN. CODE §§ 1.88 and 1.89.
5. The department's factual and legal allegations set out in the attached Notice of Hearing and Original Petition are incorporated in this order and deemed admitted as true under 28 TEX. ADMIN. CODE § 1.89.

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Order

It is ordered that any licenses held by Troy St. Pierre are revoked. A copy of this order will be provided to law enforcement and/or other appropriate administrative agencies for further investigation as may be warranted.

DocuSigned by:

FC5D7EDDFB4F8...

Cassie Brown
Commissioner of Insurance

Prepared and reviewed by:



Amanda Atkinson Cagle, Staff Attorney
Enforcement

Affidavit

STATE OF TEXAS §

§

COUNTY OF TRAVIS §

Before me, the undersigned authority, personally appeared David Moreno, who, being by me duly sworn, deposed as follows:

"My name is David Moreno and I am employed by the Texas Department of Insurance. I am of sound mind, capable of making this affidavit, and have personal knowledge of these facts which are true and correct.

I have reviewed TDI's records concerning Troy St. Pierre. I have confirmed that:

- a. The last mailing address provided to the department in writing by Troy St. Pierre is [REDACTED], Dallas, Texas 75234.
- b. The file maintained by Enforcement contains a Notice of Hearing dated May 27, 2022, and Original Petition dated May 26, 2022, both of which were filed with the State Office of Administrative Hearings.
- c. On May 27, 2022, the Notice of Hearing and Original Petition addressed to Troy St. Pierre were mailed first-class and certified, return receipt requested, to his last known address and one additional address: [REDACTED], Dallas, Texas 75251.

Copies of the first-class mail log and certified mail log maintained by Enforcement are attached as Exhibit C and Exhibit D, respectively."

DocuSigned by:

 7A1065F80DAE417...

 Affiant

2022-7382

Commissioner's Order

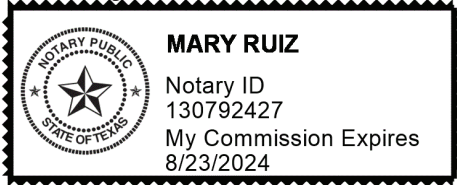
Troy St. Pierre

SOAH Docket No. 454-22-2825

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SWORN TO AND SUBSCRIBED before me by means of an interactive two-way audio and video communication on 7/7/2022. This notarial act was an online notarization.

Notary Seal



Digital Certificate

DocuSigned by:
Mary Ruiz
795DC4D59167489...
Notary Public State of Texas

2022-7382

FILED
454-22-2825
5/27/2022 1:06 PM
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Pegah Nasrollahzadeh, CLERK

ACCEPTED
454-22-2825
6/2/2022 12:21:24 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Pegah Nasrollahzadeh, CLERK

**SOAH DOCKET NO. 454-22-2825
TDI ENFORCEMENT FILE NO. 29560**

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

TROY ST. PIERRE,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

NOTICE OF HEARING

The Texas Department of Insurance seeks to take disciplinary action against you. This Notice of Hearing and the Original Petition, which is attached and incorporated for all purposes, states the allegations against you and the relief sought by the Department.

A public hearing will be held before an Administrative Law Judge on **Tuesday, November 8, 2022, at 9:00 a.m.** The hearing will take place via videoconference using a videoconference platform controlled by the State Office of Administrative Hearings, unless otherwise ordered to proceed in another manner by the Administrative Law Judge.

The hearing shall be conducted under TEX. GOV'T CODE, ch. 2001 and 1 TEX. ADMIN. CODE, ch. 155. Unless otherwise directed by the Administrative Law Judge, the hearing shall continue from day to day in the offices of the State Office of Administrative Hearings until concluded. You have the right to appear at this hearing and to be represented by an attorney.

Parties that are not represented by an attorney may obtain information regarding contested case hearings on the public website of the State Office of Administrative Hearings at www.soah.texas.gov, or in printed format upon request to SOAH.

YOU MUST FILE A WRITTEN RESPONSE TO THE NOTICE OF HEARING WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS WITHIN 20 DAYS OF THE DATE THE NOTICE OF HEARING WAS MAILED. FAILURE TO FILE A WRITTEN RESPONSE BY THIS DEADLINE SHALL ENTITLE TDI TO SEEK DISPOSITION BY DEFAULT UNDER 1 TEX. ADMIN. CODE § 155.501 AND 28 TEX. ADMIN. CODE §§ 1.88 AND 1.89.

EXHIBIT
A

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Notice of Hearing

Troy St. Pierre

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IF YOU FAIL TO FILE A WRITTEN RESPONSE, THE SCHEDULED HEARING CAN BE CANCELED AND WITHOUT FURTHER NOTICE TO YOU THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

IF YOU FILE A WRITTEN RESPONSE BUT THEN FAIL TO APPEAR ON THE DAY AND TIME SET FOR HEARING, WITHOUT FURTHER NOTICE TO YOU, THE COMMISSIONER OF INSURANCE CAN ISSUE AN ORDER IN WHICH THE ALLEGATIONS IN THE NOTICE OF HEARING ARE DEEMED ADMITTED AS TRUE AND THE RELIEF SOUGHT IN THE NOTICE OF HEARING, INCLUDING REVOCATION OF YOUR LICENSE, IS GRANTED BY DEFAULT.

In accord with 28 TEX. ADMIN. CODE § 1.90(e) and 1 TEX. ADMIN. CODE §§ 155.101 and 155.103, you should send copies of your written response to:

- (1) *(by mail, fax, or electronically)*
Docketing Division
State Office of Administrative Hearings
300 West 15th Street, Room 504
P.O. Box 13025
Austin, Texas 78711-3025
(512) 322-2061 (Fax);
www.soah.texas.gov/e-filing-soah
- (2) *(by mail, fax, or email)*
Chief Clerk
Texas Department of Insurance
P.O. Box 12030, MC GC-CCO
Austin, Texas 78711-2030
(512) 490-1064 (Fax)
chiefclerk@tdi.texas.gov; and
- (3) *(by mail, fax, or email)*
Amanda Atkinson Cagle, Staff Attorney
Texas Department of Insurance
Enforcement, MC ENF

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Notice of Hearing

Troy St. Pierre

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P.O. Box 12030
Austin, Texas 78711-2030
(512) 490-1020 (Fax)
amanda.cagle@tdi.texas.gov

Receiving Documents Electronically and Filing Documents with SOAH

The State Office of Administrative Hearings (SOAH) offers you the ability to electronically receive orders and other documents issued by SOAH by email instead of by mail. If you want to receive SOAH-issued documents by email, follow the instructions on SOAH's website: www.soah.texas.gov.

A request to receive SOAH-issued documents by email does not change the procedures you must follow to file documents with SOAH. You may file documents with SOAH by mail, fax, or electronically. To file electronically, you must use eFileTexas. Instructions on using eFileTexas are on SOAH's website. SOAH's website also includes guidance for representing yourself.

Important Security Notice (for In-Person Hearings ONLY)

ALL VISITORS TO THE WILLIAM P. CLEMENTS BUILDING WITHOUT AN AGENCY OR DPS ISSUED ID CARD MUST PROVIDE THE BUILDING SECURITY OFFICER WITH THE STATE OFFICE OF ADMINISTRATIVE HEARINGS DOCKET NUMBER AND RECEIVE A VISITOR'S PASS IN ORDER TO BE ALLOWED ACCESS TO THE HEARING ROOM. INDIVIDUALS SHOULD ALLOW ADDITIONAL TIME TO GO THROUGH THE SECURITY PROCESS.

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Notice of Hearing

Troy St. Pierre

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If you have any questions, please contact me at the address or telephone number shown below.

Respectfully Submitted,



Amanda Atkinson Cagle
State Bar No. 00783569
Texas Department of Insurance
Enforcement, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6342 (Direct)
(512) 490-1020 (Fax)
amanda.cagle@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Enclosure: Original Petition

cc: Leah Gillum, Deputy Commissioner, Fraud and Enforcement Division, MC ENF
Rachel Cloyd, Litigation Director, Enforcement, MC ENF
Administrative Review, MC CO-AAL

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CERTIFICATE OF SERVICE

I, Amanda Atkinson Cagle, certify that a true and correct copy of the *Notice of Hearing and the Original Petition* were sent by regular, first-class mail, by certified mail, return receipt requested, and by email on this 27th day of May, 2022 to:

Troy St. Pierre

[REDACTED]

Dallas, Texas 75234

Via CM/RRR No.: 9214 8901 9403 8377 8187 50

& Via Email: [REDACTED]

& Via Email: [REDACTED]

Troy St. Pierre

[REDACTED]

Dallas, Texas 75251

Via CM/RRR No.: 9214 8901 9403 8377 8189 58



Amanda Atkinson Cagle

2022-7382

SOAH DOCKET NO. 454-22-2825
TDI ENFORCEMENT FILE NO. 29560

TEXAS DEPARTMENT OF INSURANCE,

Petitioner

v.

TROY ST. PIERRE,

Respondent

BEFORE THE STATE OFFICE

OF

ADMINISTRATIVE HEARINGS

ACCEPTED
454-22-2825
5/26/2022 3:42:47 pm
STATE OFFICE OF
ADMINISTRATIVE HEARINGS
Carol Hale, CLERK

ORIGINAL PETITION

The Texas Department of Insurance seeks to take disciplinary action against Troy St. Pierre. In support of this petition, the department makes the following allegations upon information and belief:

Jurisdiction

The Commissioner of Insurance has jurisdiction over this matter under TEX. INS. CODE §§ 82.051–82.055, 4001.002, 4005.101–4005.102, 4005.107, and 4054.051, and TEX. GOV'T CODE §§ 2001.051–2001.178.

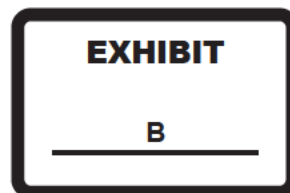
Factual Allegations

Licensure and Background

1. Under individual identification number 1879629, Troy St. Pierre (St. Pierre) holds a general lines agent license with a life, accident, health, and HMO qualification issued by the department on April 5, 2018.

Agent Misconduct

2. According to the records of the Texas Secretary of State (SOS), St. Pierre formed Greenforce Restoration LLC (Greenforce) on October 4, 2017.
3. Upon information and belief, St. Pierre is a controlling owner, member, or manager of Greenforce.



4. Greenforce, by and through St. Pierre, operates in Texas as a contractor, and has represented to Texas residents that it performs home repair after a loss or damage.
5. From approximately January 2019, continuing through December 2019, St. Pierre, by and through Greenforce, received homeowners claim proceeds. These proceeds were received in the form of multiple checks issued by Texas insurers jointly to Texas insureds and a Texas licensed public insurance adjuster, Elite Public Adjusters LLC (Elite). Elite's sole owner, member, manager, and designated responsible licensed person is Jared Michael Lancon (Lancon).
6. Lancon, for Elite, endorsed the checks with the insureds' claim proceeds and then sent them to St. Pierre and Greenforce, instead of sending them to the insured homeowners.
7. In some instances, St. Pierre then signed the insureds' signatures onto the checks without their knowledge, authorization, or consent, and deposited them for his or Greenforce's own use, without performing the promised work. This left the insureds without their claim proceeds and without the needed repairs.
8. In other instances, upon information and belief, St. Pierre obtained the insureds' signatures on the checks and deposited the checks for his or Greenforce's own use, but then failed to perform the promised work. This left the insureds without their claim proceeds and without the needed repairs.
9. SOS records show that Greenforce's organizational charter was forfeited on January 15, 2021.

Legal Allegations

1. Troy St. Pierre has committed acts for which a license holder may be disciplined under TEX. INS. CODE §§ 4005.101 and 4005.102 because he:
 - a. misappropriated, converted to his own use, or illegally withheld money belonging to an insurer, insured, or beneficiary, in violation of TEX. INS. CODE § 4005.101(b)(4); and

- b. engaged in fraudulent or dishonest acts or practices, in violation of TEX. INS. CODE § 4005.101(b)(5).

Relief Sought

If one or more of the above allegations is found to be true, the department asks the Administrative Law Judge to enter a Proposal for Decision recommending that the Commissioner of Insurance issue an order:

1. revoking the licenses held by Troy St. Pierre;
2. imposing any other just and appropriate relief to which the department may be entitled to by law, including any combination of the above actions.

Respectfully Submitted,



Amanda Atkinson Cagle
State Bar No. 00783569
Texas Department of Insurance
Enforcement Division, MC ENF
P.O. Box 12030
Austin, Texas 78711-2030
(512) 676-6342 (Direct)
(512) 490-1020 (Fax)
amanda.cagle@tdi.texas.gov

ATTORNEY FOR THE PETITIONER
TEXAS DEPARTMENT OF INSURANCE

Name and Address of Sender
Texas Dept of Insurance
Mail Code 110-1A
333 Guadalupe St
Austin TX 78701
Mary Ruiz
May 27, 2022

Check type of mail or service

<input type="checkbox"/> Adult Signature Required	<input type="checkbox"/> Priority Mail Express
<input type="checkbox"/> Adult Signature Restricted Delivery	<input type="checkbox"/> Registered Mail
<input type="checkbox"/> Certified Mail	<input type="checkbox"/> Return Receipt for Merchandise
<input checked="" type="checkbox"/> Certified Mail Restricted Delivery	<input type="checkbox"/> Signature Confirmation
<input type="checkbox"/> Collect on Delivery (COD)	<input type="checkbox"/> Signature Confirmation Restricted Delivery
<input type="checkbox"/> Insured Mail	
<input type="checkbox"/> Priority Mail	

Firm Mailing Book For Accountable Mail

Affix Stamp Here
(If issued as an international certificate of mailing or for additional copies of this receipt). Postmark with Date of Receipt

EXHIBIT
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USPS Tracking/Article Number	Address (Name, Street, City, State, & Zip Code)	Postage	(Extra Service) Fee	Handling Charge	Actual Value If Registered	Insured Value	DBS Sender If COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	TC	Handing Charge-if	Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery	Special Handling	
CAGLE/29560	TROY ST. PIERRE ██████████ DALLAS, TEXAS 75234	1.36																			
	TROY ST. PIERRE ██████████ DALLAS, TEXAS 75251	1.36																			
					900 in value																

RECEIVED
MAY 31 2022
TDL-ENFORCEMENT

neopost
05/27/2022
US POSTAGE \$003.30⁰⁰
ZIP 78701
04-1M12252405

OFFICIAL BUSINESS
STATE OF TEXAS
PENALTY FOR PRIVATE USE



2022-7382

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Firm Mailing Book For Accountable Mail

Name and Address of Sender
MC 110-1A M RUIZ
TEXAS DEPARTMENT OF INSURANCE
333 GUADALUPE ST
AUSTIN TX 78701

- Check type of mail or service
- Adult Signature Required
 - Adult Signature Restricted Delivery
 - Certified Mail
 - Certified Mail Restricted Delivery
 - Collect on Delivery (COD)
 - Insured Mail
 - Priority Mail
 - Priority Mail Express
 - Registered Mail
 - Return Receipt for Merchandise
 - Signature Confirmation
 - Signature Confirmation Restricted Delivery

Affix Stamp Here
*(for additional copies of this receipt).
Postmark with Date of Receipt.*

EXHIBIT
D

USPS Tracking/Article Number	Addressee (Name, Street, City, State, & ZIP Code™)	Postage	(Extra Service) Fee	Handling Charge	Actual Value if Registered	Insured Value	Due Sender if COD	ASR Fee	ASRD Fee	RD Fee	RR Fee	SC Fee	SC Fee
1. 9214 8901 9403 8377 8187 50 CAGLE/29560	TROY ST. PIERRE ██████████ DALLAS, TEXAS 75234	1.56	3.75								1.85		
2. 9214 8901 9403 8377 8189 58	TROY ST. PIERRE ██████████ DALLAS, TEXAS 75251	1.56	3.75	Handling Charge - if Registered and over \$50,000 in value							1.85		
								Adult Signature Required	Adult Signature Restricted Delivery	Restricted Delivery	Return Receipt	Signature Confirmation	Signature Confirmation Restricted Delivery
													Special Handling

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MAY 31 2022
TDI - ENFORCEMENT

MAILED
MAY 31 2022
DALLAS, TX

Total Number of Pieces Mailed by Sender: 2
Total Number of Pieces Received at Post Office: 2
Postmaster, Per (Name of receiving employee):

2022-7382